

DAVID L. SKELTON, TRUSTEE #96250
 REBECCA E. PENNINGTON #174488
 RICHARD L. STEVENSON #239705
 OFFICE OF THE CHAPTER 13 TRUSTEE
 525 B STREET, SUITE 1430
 SAN DIEGO, CA 92101
 (619) 338-4006 FAX (619) 239-5242

UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF CALIFORNIA

IN RE:

Chapter 13 Case
 Case No. 10-16798-LT13

ELENA ABAN LOUCKS

2876 B. CASEY STREET
 SAN DIEGO, CA 92139

NOTICE OF CLASSIFICATION OF CLAIM
 AND RIGHT TO REQUEST A HEARING
 WITH CERTIFICATE OF MAILING

TO THE CREDITOR NAMED HEREIN AND OTHER PARTIES IN INTEREST:

YOU ARE HEREBY NOTIFIED that the proof of claim filed for the creditor named below will be allowed in the amounts and classifications shown unless otherwise ordered by the Court.

YOU ARE FURTHER NOTIFIED that if you object to the classifications, you must obtain a hearing date and time from the Bankruptcy Court Chapter 13 Deputy, Telephone No. (619) 557-5955, and WITHIN 31 DAYS FROM THE DATE OF SERVICE OF THIS NOTICE serve a copy of a REQUEST AND NOTICE OF HEARING (FORM CSD 1184) and Declaration In Opposition to Classification upon the Debtor, their attorney, the creditor, and Chapter 13 Trustee, and file the original and one copy with proof of service with the Clerk, Bankruptcy Court, 325 West F Street, San Diego, California 92101-6991 by the next business day after service. If such hearing is not timely requested, the classification shall be final.

Name & Address of Creditor:

NAVY FEDERAL CREDIT UNION
 PO BOX 3000
 MERRIFIELD, VA 22119-3000

Comment:

Classification & Amount Allowed Per Plan:

UNSECURED \$2,675.90

Court Claim No: 011
 Account No: [REDACTED] 6005
 Description:

- ☐ Lien is voided by Debtor's Section 522(f) Bankruptcy Code election.
- ☐ Amount claimed due is greater than fair market value of collateral.
- ☐ Collateral does not appear to be in Debtor's possession.
- ☒ Creditor did not file proof of perfection or adequate list of description of collateral from which value could be determined.
- ☐ Excluded, direct pay by Debtor.
- ☐ Real estate, direct pay by Debtor.
- ☐ Fully secured-amount claimed at or below fair market value of collateral.
- ☐ No proof of co-debtor liability for amount claimed.
- ☐ Section 506 valuation not applicable.
- ☐ Other:

I certify under penalty of perjury that on this date I served a true copy of this document by U.S. Mail, postage prepaid, upon Debtor, their attorney, and the creditor named herein at their addresses as shown.

CERTIFICATION & DATE OF SERVICE: February 23, 2011

cc: ATTORNEY FOR DEBTOR:
 DAVID A ST JOHN 048746
 309 SOUTH A STREET
 OXNARD, CA 93030-5804

/s/ Christina Kornblum
 Clerk of the Office of
 David L. Skelton, Trustee